



AMERICAN
Savings Bank

Real Life, Real Answers

Document Checklist

For Mortgage Loan Applications

Income Documents:

- ☐ Most current two consecutive pay stubs
- ☐ Most recent award statements for unearned income (ex: Social Security, pension, disability benefits, etc)
- ☐ W-2s and all pages of your personal federal income tax returns for the most recent two years
- ☐ (If applicable) All pages of your business federal income tax returns for the most recent two years
- ☐ (If applicable) Year-to-Date profit-and-loss statement (for all business entities)

Asset Documents:

- ☐ Bank account statements (including written explanations of large deposit transactions) for the most recent two months
- ☐ Investment statements (401k, IRA, stocks & bonds, etc.) for the most recent two months
- ☐ (If applicable) Gift letter with evidence of transfer

Additional Documents

- ☐ Homeowners and hurricane insurance (declaration page)
- ☐ Long form Trust Document (if property is held or will be held in a trust)
- ☐ Current mortgage statement showing a breakdown of principal, interest, taxes, and insurance
- ☐ Current HOA maintenance fees statement for all properties owned
- ☐ Current property tax statements for all properties owned
- ☐ Current rental agreements for all investment properties owned
- ☐ Documentation of other income (ex: alimony, child support, etc.)

You may submit your documents with your application, but you are not required to do so, until after you have received an early disclosure from us.

For questions, please contact a Residential Loan Officer.



Member FDIC
NMLS #423168

HOME LOANS FROM AMERICAN SAVINGS BANK

Oahu (808) 593-1226 | Maui (808) 872-4999 | Kauai (808) 632-5050
Hilo (808) 933-7599 | Kona (808) 933-8215 | Toll-free (800) 293-2878

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